

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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Counsel for Debtor.

In Re:

Nimeshkum S. Patel and Shital M. Patel  
Debtors.

Case No.: 24-11166

Judge: RG

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by MIDFIRST BANK,  
creditor,

A hearing has been scheduled for 12/18/2024, at 10:00 AM.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

Payment of \$16,198.17 has been made. Documentation in support is attached. I am current with my mortgage payments through December.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 12/12/2024

/s/Nimeshkum S. Patel  
Debtor's Signature

Date: 12/12/2024

/s/Shital M. Patel  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

\$4,100<sup>00</sup>

Posted on Tuesday, November 19, 2024

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**Midland Mortgage**

Bill Payment



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Appears on your statement as:

Bill payment to Midland Mortgage

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Memo

[REDACTED]

\$4,000<sup>00</sup>

Posted on Friday, November 29, 2024

# Midland Mortgage

## Bill Payment



Appears on your statement as:

## Bill payment to Midland Mortgage

## Memo

~~UNRECORDED COPY~~

\$4,051<sup>00</sup>

Posted on Wednesday, December 04, 2024

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**Midland Mortgage**  
Bill Payment



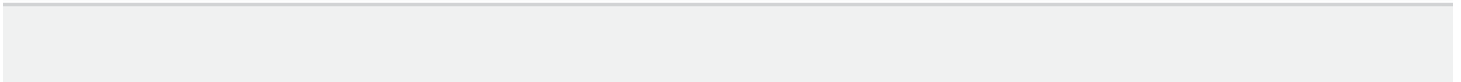
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Appears on your statement as:  
**Bill payment to Midland Mortgage**

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Memo

[REDACTED]



THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER. IF COPIED THE WORD "VOID" WILL ALSO APPEAR.



CASHIER'S CHECK

9106949035

DATE 12/11/2024

ISSUING REGION 001

BRANCH EDISON

BRANCH DID 10000

FOUR THOUSAND FORTY SEVEN DOLLARS AND 17 CENTS

PAY TO THE ORDER OF MIDFIRST BANK

\$ 4,047.17

Drawer: Capital One, N.A.

AUTHORIZED SIGNATURE

RE Shital N Patel

Read the reverse side for important information on the replacement of lost, stolen and/or stolen cashiers check. This check may not be replaced until after the 90th day of issue.

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW



CASHIER'S CHECK

9106949035



DATE 12/11/2024 FEE \$10.00

ISSUING REGION 001

BRANCH EDISON

BRANCH DID 10000

FOUR THOUSAND FORTY SEVEN DOLLARS AND 17 CENTS

PAY TO THE ORDER OF: MIDFIRST BANK

\$ 4,047.17

CUSTOMER COPY

RE: Shital N Patel

NON-NEGOTIABLE

This check may not be replaced until after the 90th day of issue